

Information to identify the case:

Debtor 1	<u>Richard Charles Lozirk</u>	Social Security number or ITIN	xxx-xx-4687
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ida Mae Lozirk</u>	Social Security number or ITIN	xxx-xx-9551
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25728-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Charles Lozirk

Ida Mae Lozirk
aka IdaMae Lozirk

2/14/25

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Charles Lozirk
Ida Mae Lozirk
Debtors

Case No. 19-25728-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 14, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Charles Lozirk, Ida Mae Lozirk, 92 Waterloo Road, Budd Lake, NJ 07828-1206
518407904	Atlantic Health System, PO Box 419101, Boston, MA 02241-9101
518407908	B&B Collections, Inc, PO Box 2137, Toms River, NJ 08754-2137
518407909	+ CardioNet, LLC, PO Box 508, Malvern, PA 19355-0508
518407914	+ Credit Control LLC, 245 East Roselawn, Maplewood, MN 55117-1988
518407916	Encore Receivable Management, Inc., 400 N Rogers Road, PO Box 3330, Olathe, KS 66063-3330
518407917	+ Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
518407919	Fulton Friedman & Gullace, LLP, PO Box 2123, Warren, MI 48090-2123
518407921	+ Hackettstown Anesthesia, PO Box 13497, Newark, NJ 07188-3497
518407922	+ Hackettstown Regional Medical Center, 651 Willow Grove Street, Hackettstown, NJ 07840-1797
518407923	+ Hccredit/mabtc, Po Box 829, Springdale, AR 72765-0829
518407924	Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
518407932	+ Medequip, 27 Brookline, Aliso Viejo, CA 92656-1461
518407933	+ Michael Harrison, Esq., 3155 Route 10 East - Suite 214, Denville, NJ 07834-3430
518407934	Morristown Emergency Medicat Associates, PO Box 6312, Parsippany, NJ 07054-7312
518407935	+ Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960-6136
518407936	++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court., New Jersey Healthcare Specialists, PC, PO Box 412138, Boston, MA 02241-2138
518493272	+ NJSVS, Bankruptcy Unit, PO Box 136, Trenton, NJ 08601-0136
518407937	+ Office of the Public Defender, PO Box 850, Trenton, NJ 08625-0850
518407938	+ Overlook Hospital, 99 Beauvoir Avenue, Summit, NJ 07901-3595
518407941	+ Radiology Associates of Hackettstown, 57 Route 46 East, Suite 212, Hackettstown, NJ 07840-2695
518407947	+ Township of Mount Olive, Tax Collector, PO Box 450, Budd Lake, NJ 07828-0450

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2025 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 14 2025 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 14 2025 20:45:38	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ EDI: PRA.COM	Feb 15 2025 01:29:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

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518407902	Email/Text: EBNProcessing@afni.com	Feb 14 2025 21:13:00	AFNI, 1310 Martin Luther King Drive, PO Box 3068, Bloomington, IL 61702-3068
518407900	+ Email/Text: mreed@affcollections.com	Feb 14 2025 21:13:00	Accurate Collection Services LLC, 17 Prospect Street, Morristown, NJ 07960-6862
518407901	^ MEBN	Feb 14 2025 20:44:02	Affiliate Asset Solutions, LLC, 145 Technology Parkway NW, Suite 100, Peachtree Corners, GA 30092-3536
518407903	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Feb 14 2025 21:13:00	Asset Acceptance L.L.C., P.O. Box 2039, Warren, MI 48090-2039
518407906	Email/Text: customer.service@atlantichhealth.org	Feb 14 2025 21:12:00	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
518407905	Email/Text: customer.service@atlantichhealth.org	Feb 14 2025 21:12:00	Atlantic Health System, PO Box35610, Newark, NJ 07193-5610
518416092	+ Email/Text: ecourts.col_efilings@fskslaw.com	Feb 14 2025 21:11:00	Atlantic Neurosurgical Specialists, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518407910	Email/Text: dlewis@csandw-llp.com	Feb 14 2025 21:13:00	Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
518407911	+ Email/Text: bankruptcy@certifiedcollection.com	Feb 14 2025 21:13:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
518407912	+ EDI: WFNNB.COM	Feb 15 2025 01:29:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
518407913	+ EDI: WFNNB.COM	Feb 15 2025 01:29:00	Comenitycb/piercingpgd, PO Box 182120, Columbus, OH 43218-2120
518524172	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 14 2025 21:12:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
519112404	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 14 2025 21:12:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518407915	+ Email/Text: legal.process@db.com	Feb 14 2025 21:12:00	Deutsche Bank Trust Company, 60 Wall Street, New York, NY 10005-2807
518407918	+ Email/Text: ecourts.col_efilings@fskslaw.com	Feb 14 2025 21:11:00	Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Parsippany, NJ 07054-4609
518407920	+ EDI: SYNC	Feb 15 2025 01:29:00	GE Money Bank-Lowes, ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
518407925	EDI: HFC.COM	Feb 15 2025 01:29:00	HSBC, PO Box 15521, Wilmington, DE 19850-5521
518407926	+ EDI: LCIICSYSTEM	Feb 15 2025 01:29:00	L.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
518407927	Email/Text: kriviera@leadersfc.com	Feb 14 2025 21:11:00	Leaders Financial Comp, 21 Commerce Dr Fl 1, Cranford, NJ 07016
518407930	Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2025 20:56:40	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518407931	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2025 20:56:53	LVNV Funding LLC, 15 S. Main St., Suite 600, Greenville, SC 29601-2768
518407929	^ MEBN	Feb 14 2025 20:44:57	Leopold & Associates, PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504-1704
518407928	^ MEBN	Feb 14 2025 20:44:58	Leopold & Associates, PLLC, Attn: Matthew M.

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			Siti, Esquire, 80 Business Park Drive - Suite 110, Armonk, NY 10504-1704
520392314	+ Email/Text: mtgbk@shellpointmtg.com	Feb 14 2025 21:11:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520362495	+ Email/Text: ecfbnc@aldridgepite.com	Feb 14 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
520392313	Email/Text: mtgbk@shellpointmtg.com	Feb 14 2025 21:11:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518407939	Email/Text: bankruptcies@penncredit.com	Feb 14 2025 21:12:00	Penn Credit Corp, PO Box 1259, Oaks, PA 19456
518407940	Email/Text: bankruptcy@proconsrv.com	Feb 14 2025 21:13:00	Pro Consulting Services, Inc., P.O. Box 66768, Houston, TX 77266-6768
518512743	EDI: Q3G.COM	Feb 15 2025 01:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518512744	EDI: Q3G.COM	Feb 15 2025 01:29:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518407942	+ Email/Text: bankruptcy@savit.com	Feb 14 2025 21:14:00	Sa-vit Collection Agen, Po Box 250, East Brunswick, NJ 08816-0250
518446949	+ EDI: CBS7AVE	Feb 15 2025 01:30:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518407943	+ EDI: CBS7AVE	Feb 15 2025 01:30:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
518407944	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 14 2025 21:12:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518407945	^ MEBN	Feb 14 2025 20:45:06	State of New Jersey, Motor Vehicle Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704
518411175	^ MEBN	Feb 14 2025 20:45:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518407946	EDI: AISTMBL.COM	Feb 15 2025 01:29:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520417661	*+	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520417660	*	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518407907	##+	Atlantic Neurosurgical Specialists, 310 Madison Avenue, Suite 300, Morristown, NJ 07960-6967

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jonathan Stone	on behalf of Debtor Richard Charles Lozirk jonstonelaw@gmail.com bkecf_stone@bkexpress.info;r43620@notify.bestcase.com;JonathanStoneESQCPAMSTLLC@jubileebk.net
Jonathan Stone	on behalf of Joint Debtor Ida Mae Lozirk jonstonelaw@gmail.com bkecf_stone@bkexpress.info;r43620@notify.bestcase.com;JonathanStoneESQCPAMSTLLC@jubileebk.net
Kevin Gordon McDonald	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9